

RESERVE BANK SYSTEM NOW IN FULL OPERATION

Statement Issued by Governor George J. Say as to Condition of Richmond Bank.

HAS INCREASED GOLD RESERVE

Total Resources of Local Bank Now Aggregate \$8,555,175.04—Consolidated Statement Issued by Federal Reserve Board in Washington.

Rapid progress is being made toward the full inauguration of the Federal reserve banking system, according to statements issued here yesterday by Governor George J. Say as to the Richmond Federal Reserve Bank, and by Secretary H. Parker Willis, of the Federal Reserve Board in Washington. Governor Say issued yesterday the following statement of the condition of the Federal Reserve Bank of Richmond at the close of business, November 27:

Assets	Liabilities
Capital.....\$1,001,516.67	Federal reserve notes.....100,000.00
Federal reserve notes.....100,000.00	Reserve deposits.....7,361,793.48
Reserve deposits.....7,361,793.48	Other liabilities.....1,885.73
Other liabilities.....1,885.73	
Total.....\$8,555,175.04	

Resources.
Bills discounted.....\$113,352.43
With Federal reserve agent to secure Federal reserve notes.....100,000.00
Due from controller (5 per cent fund).....5,000.00
National bank notes.....3,000.00
Federal reserve notes on hand.....55,000.00
Gold coin.....1,569,337.50
Gold certificates.....6,422,485.00
Silver certificates.....100,000.00
Legal-tender notes.....172,635.00
Other resources.....12,895.95

Total.....\$8,555,175.04
Gold reserve against all liabilities, 107 per cent.
Cash reserve against all liabilities, 107 per cent.
Federal reserve notes in circulation, 113 per cent.
Per cent of gold to all cash in hand, 99 per cent.

MARKED PROGRESS HAS BEEN MADE DURING PAST WEEK
Banks of the Federal reserve system made marked progress during the past week in payment of the first installment of reserve to their reserve banks. A statement of the condition of the twelve reserve banks at the close of business on Friday, given out by the Federal Reserve Board in Washington yesterday, showed an increase in gold holdings over November 20 of \$24,000,000, and an increase in cash of \$21,700,000 in the same period.
"This," said Secretary Willis, "is regarded as showing satisfactory progress toward the complete payment of reserves throughout the country."
In several districts a number of banks still are in arrears with payment of their reserve deposits, due to a misunderstanding of the fact that payments were due immediately upon establishment of the banks, or to distance and difficulty in transmission. Telegrams from various banks report substantial surplus reserves at most points, and encouraging money market conditions.
Federal reserve notes in circulation, the statement said, "increased \$1,555,000, being issued by eight institutions. The Chicago district is in advance of all others in the matter of note issues. New York and Philadelphia stand next in relative rank. Rediscunt facilities have been availed of in eleven instances, the total amount of bills discounted being \$7,383,000. Rediscunts have increased during the week \$1,775,000."

CONSOLIDATED STATEMENT FOR ALL TWELVE BANKS
The consolidated statement follows:
Gold coin and certificates, \$237,840,000.
Legal tender notes, silver certificates and subsidiary coin, \$84,630,000.
Total, \$322,470,000.
Bills discounted and loans, \$7,383,000.
All other resources, \$165,000.
Total resources, \$270,018,000.
Capital paid in, \$18,050,000.
Reserve deposits, \$249,268,000.
Federal reserve notes in circulation, \$2,700,000.
Total liabilities, \$270,018,000.
Cash reserve against all liabilities, 99 per cent.
Cash reserve against all liabilities, 104 per cent.
Discount and loan maturities within thirty days, \$5,857,000.
Discount and loan maturities within sixty days, \$1,097,000.
Other discounts, \$429,000.

BANK CLEARINGS
HOLD THEIR OWN
Bank clearings from the Richmond clearing-house show only a slight decrease for the twenty-eight days in November, 1914, as compared with the corresponding dates last year. At the close of banking business yesterday the clearings for the month were \$35,035,634.71; for the corresponding dates last year, \$35,512,094.77, showing a small decrease of only \$477,460.06, in spite of business conditions brought about as a result of the European war.

COMPLETING DETAILS FOR ACCA PATROL BAZAAR
Many Elaborate Booths to Be Presided Over by Well-Known Society Women.
Members of Acca Patrol, the patricians and others interested in the bazaar to be given next week at the Masonic Temple, will meet to-morrow night to complete the details for the event. One feature of the opening will be a street parade, with the patrol in full uniform. There will be a lot of red light along the route of march, and the patrol band will make its initial appearance. The bazaar promises to be one of the society events of the coming week.

The Martha Washington booth will be in charge of Lieutenant E. M. Thomas, chairman. It will be patriotically decorated, will contain a beautiful picture of Martha Washington, and will be presided over by young women in pretty costumes.
The Nobility candy booth, in charge of Nathan Simon, chairman, will be built in the shape of a mushroom, and the young women in attendance will be attired in chocolate brown and white costumes.
The Charman booth will be one of the handsomest booths ever seen in the South. It will be the same booth that was used at a bazaar in Madison Square Garden, where it captured the first prize. Captain E. D. Rose, of the Acca Patrol, will be in charge, and will be assisted by a bevy of pretty girls.
The Richmond booth, in which demonstrations of the various articles manufactured in Richmond will be given, will feature the bazaar. The centerpiece will be a mammoth fountain.
The doll booth will be in charge of John Hirschberg and Hugh Foster. They have been swamped with contributions for their booth, among which is a doll which cost \$100 wholesale. Featuring this booth will be a bride and groom attired in the latest fashion. There will be other booths, including the "Old Country Store," wherein there will be much to amuse and interest. The electrical display will be beautiful. During the week the Patrol will give exhibition drills, and each afternoon there will be fancy dancing and folk dances for the little ones. Members of the companies now playing at local theatres will assist in the amusement features during the week.

CHILDREN at the school age, eager to romp and play, eat at odd hours and bolt their food. It is inevitable that constipation or indigestion will follow, and then it is important that you have a remedy at hand that will regulate the bowels and carry off the congested waste. In the opinion of thousands of families the best laxative for children is Dr. Caldwell's Syrup Pepsin, because it acts easily and quickly and is free from opiates or narcotic drugs of any description. It is mild, pleasant-tasting and non-gripping, and is especially intended for women, children and old folks, for these should not use strong pills, powders, salt waters or such cathartics. Two generations of mothers have kept themselves and children healthy and happy with Dr. Caldwell's Syrup Pepsin, which can be purchased in any drug store for fifty cents and one dollar a bottle.

It is a great family remedy for constipation, dyspepsia, biliousness, belching gas, headaches, etc. By keeping the bowels open it helps to prevent colds, fevers and such ills. Mrs. W. A. Stevens, of 277 W. Cottage Pl., York, Va., has been a constant user of it herself and gives it to her little grandson. Since doing that she says she has not needed a doctor for him. Mr. John F. Morton, of 1008 First Ave., W., Cedar Rapids, Ia., is a family man who is never without Syrup Pepsin in his medicine cabinet and who believes every family should have it at hand for stomach and bowel emergencies.

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Dr. Caldwell is glad to send any one who has never tried his remedy a free sample bottle for personal investigation. Simply clip this coupon and inclose in an envelope with your name and address, or write your name and address plainly on a post-card, and mail it to Dr. W. B. Caldwell, 67 Washington St., Montreal, Ill.



Paralysis CONQUERED AT LAST BY DR. CHASE'S BLOOD AND NERVE TABLETS.
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"How Did You Guess I Wanted a Diamond?"
She'll be more pleased with a gift of a diamond than anything else you could think of.
Years and years from now she can look back on this Christmas as being the happiest.
Give her a Diamond from J. S. James.



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Aristocratic Persian Paw Astrakhans
Handsome Quarry Fleece Cloakings
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Camel's Hair Cloakings, Mystery Plaids
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Superbly Rich Oriental Velvet Corduroys
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If you were to search the length and breadth of the land, you could find nowhere such wonderful coat values as represented in this vast collection. Mirroring the smartest style tendencies ordained for winter, they spell exclusiveness in form, fabric and finish. Individualized with

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